

In re:  
Steven B. Young  
Debtor

Case No. 20-12350-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Nov 19, 2024

User: admin  
Form ID: 138OBJ

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Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 21, 2024:

Recip ID	Recipient Name and Address
db	Steven B. Young, 4724 Merion Avenue, Philadelphia, PA 19131-4607
14504245	Amerifirst Home Improvement, 1620 Dodge St., Stop 8116, Omaha, NE 68197-8116
14535291	+ COMMONWEALTH OF PA UCTS, DEPARTMENT OF LABOR AND INDUSTRY, COLLECTIONS SUPPORT UNIT, 651 BOAS STREET, ROOM 925, HARRISBURG, PA 17121-0751
14508255	+ Caesar's Rewards, 2100 Pacific, Atlantic City, NJ 08401-6612
14508354	DITECH FINANCIAL LLC, et.al., C/o Jerome Blank, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14508352	FREEDOM MORTGAGE CORPORATION, C/o Jerome Blank, Esq., Id., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14553549	+ FREEDOM MORTGAGE CORPORATION, C/O Rebecca A. Solarz, Esquire, KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14504248	Freedom Mortgage, 6800 Parkway Avenue, Fishers, IN 46037
14825214	+ Freedom Mortgage Corporation, C/O Mario Hanyon, Esquire, Brock and Scott, PLLC, 3825 Forrestgate Dr., Winston-Salem, NC 27103-2930
14512113	+ TD Bank, N.A., c/o Schiller Knapp Lefkowitz, & Hertzell LLP, 950 New Loudon Road, Latham New York 12110-2190

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Nov 20 2024 00:29:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 20 2024 00:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14511292	Email/Text: collecadminbankruptcy@fnni.com	Nov 20 2024 00:29:00	AmeriFirst Home Improvement Finance LLC, 1620 Dodge St., Stop 8116, Omaha, NE 68197-8116
14504244	+ Email/PDF: bncnotices@becket-lee.com	Nov 20 2024 00:38:39	American Express, P.O. Box 981537, El Paso, TX 79998-1537
14511286	Email/PDF: bncnotices@becket-lee.com	Nov 20 2024 00:40:23	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14504246	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 20 2024 00:27:25	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
14509677	+ Email/PDF: ebn_ais@aisinfo.com	Nov 20 2024 00:38:20	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14504247	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 20 2024 00:29:00	Comenity Bank/Caesar's, PO Box 182789, Columbus, OH 43218-2789
14519499	+ Email/Text: Bankruptcy@Freedommortgage.com	Nov 20 2024 00:29:00	Freedom Mortgage Corporation, 11988 Exit 5 Parkway Building 4, Fishers, In 46037-7939
14522134	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 20 2024 00:38:20	Portfolio Recovery Associates, LLC, POB 41067,

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			Norfolk VA 23541
14512829	Email/Text: bnc-quantum@quantum3group.com	Nov 20 2024 00:29:00	Quantum3 Group LLC as agent for, Aqua Finance, PO Box 788, Kirkland, WA 98083-0788
14521339	Email/Text: bnc-quantum@quantum3group.com	Nov 20 2024 00:29:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14504249	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 20 2024 00:38:20	Synchrony Bank/Home Design, PO Box 965036, Orlando, FL 32896-5036
14504251	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 20 2024 00:40:15	Synchrony Bank/Lowe's, PO Box 965005, Orlando, FL 32896-5005
14504252	Email/Text: bankruptcy@td.com	Nov 20 2024 00:29:00	TD Bank, POB 84037, Columbus, GA 31908
14504253	+ Email/Text: bankruptcy@bbandt.com	Nov 20 2024 00:29:00	Truist/Grnsky/GSloan, 1797 N. East Expressway NE, Atlanta, GA 30329-7803

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14508254	*	AmeriFirst Home Improvement, 1620 Dodge St., Stop 8116, Omaha, NE 68197-8116
14508253	*+	American Express, P.O. Box 981537, El Paso, TX 79998-1537
14535292	*+	COMMONWEALTH OF PA UCTS, DEPARTMENT OF LABOR AND INDUSTRY, COLLECTIONS SUPPORT UNIT, 651 BOAS STREET, ROOM 925, HARRISBURG, PA 17121-0751
14508256	*+	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
14508257	*	Comenity Bank/Caesar's, PO Box 182789, Columbus, OH 43218-2789
14508258	*	Freedom Mortgage, 6800 Parkway Avenue, Fishers, IN 46037
14825215	*+	Freedom Mortgage Corporation, 11988 Exit 5 Parkway Building 4, Fishers, In 46037-7939
14504250	*+	Synchrony Bank/Home Design, PO Box 965036, Orlando, FL 32896-5036
14508259	*+	Synchrony Bank/Home Design, PO Box 965036, Orlando, FL 32896-5036
14508260	*+	Synchrony Bank/Lowe's, PO Box 965005, Orlando, FL 32896-5005
14508261	*P++	TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299, address filed with court:, TD Bank, POB 84037, Columbus, GA 31908
14508262	*+	Truist/Grnsky/GSloan, 1797 N. East Expressway NE, Atlanta, GA 30329-7803

TOTAL: 0 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 21, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 19, 2024 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor FREEDOM MORTGAGE CORPORATION andrew.spivack@brockandscott.com

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wbecf@brockandscott.com

DENISE ELIZABETH CARLON

on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com

JEROME B. BLANK

on behalf of Creditor FREEDOM MORTGAGE CORPORATION jblank@pincuslaw.com mmorris@pincuslaw.com

MARIO J. HANYON

on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com  
mario.hanyon@brockandscott.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

STEPHEN R. STARKS

on behalf of Creditor FREEDOM MORTGAGE CORPORATION ryan.starks@brockandscott.com wbecf@brockandscott.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

ZACHARY PERLICK

on behalf of Debtor Steven B. Young Perlick@verizon.net  
pireland1@verizon.net;esquire.zacharyp.b123075@notify.bestcase.com

TOTAL: 8

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Steven B. Young	)	Case No. 20-12350-amc
	)	
	)	
Debtor(s).	)	Chapter: 13
	)	
	)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: November 19, 2024

For The Court

Timothy B. McGrath  
Clerk of Court